

# BCB COMMUNITY BANK

## BRANCH MANAGER/BDO JOB DESCRIPTION

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<b>TITLE:</b>	<b>Branch Manager/BDO</b>	<b>GRADE:</b>	<b>00</b>
<b>FLSA:</b>	<b>Exempt</b>	<b>SALARY RANGE:</b>	<b>\$0000 - \$0000 Per Month</b>
<b>SEGMENT:</b>	<b>Operations</b>	<b>LOCATION:</b>	<b>VARIES</b>
<b>CATEGORY:</b>	<b>Full Time</b>	<b>REPORTS TO:</b>	<b>Regional Manager</b>
<b>SHIFT:</b>	<b>VARIES</b>	<b>DATE:</b>	<b>October 19, 2023</b>

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### SUMMARY

The Branch Manager/BDO is responsible for the administration and efficient daily operation of a full service branch office, including operations, product sales, customer service, security and safety in accordance with the Bank's objectives. Develops new deposit business; provides a superior level of customer relations and promotes the sales and service culture through coaching, guidance and staff motivation; achieves individual and branch sales goals through new business sales, referrals and retention of account relationships. Provides leadership, training and supervision; delegates day to day operations to other branch personnel. Responsible for attaining established Bank and branch goals through active participation in sales management and officer call programs. Participates in community affairs to increase the Bank's visibility and to enhance new and existing business opportunities. The manager is also responsible for the growth of their staff to promote from within.

Assures compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations

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### ESSENTIAL DUTIES

1. Reinforces the application of superior customer service through his or her example along with appropriate follow through with involved customers and employees; conducts specific periodic meetings and presentations on this topic with all staff members.
2. Engages in business development activities and solicitation of new business prospects; actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services; investigates and follows up on significant changes in status of existing customers; motivates and monitors staff in cross selling and product presentation compared to goals; meets with customers to discuss needs or concerns and outlines appropriate Bank services.
3. Ensures organization of the branch, coordinating available resources (e.g., staff, materials, etc.) for maximum results.
4. Responsible for marketing objectives of the area serviced by the branch; identifies and pursues potential sources of business and other strategies to meet established goals and directives.
5. Assures audit compliance and procedure quality control and recommends and initiates corrective actions; ensures that the branch is in compliance with established Bank policies, procedures and state and federal regulations.
6. Contributes to the overall profitability of the branch; implements costs controls, income generation, and branch marketing efforts; monitors expenses to ensure compliance with budget.
7. Works closely with the Operations Officer in resolving inquiries and providing managerial support; participates in various internal committees assigned by the Branch Administrator.
8. Opens accounts while administering full customer service to current account holders.

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9. Maintains knowledge of security and safety policies and strictly adheres to established procedures; works closely with the Bank Security Officer to maintain an updated plan for the branch; ensures branch staff is properly trained and made aware of any changes to the branch's plan and procedures.
10. Participates and directs day to day operations for the branch; approves large deposits and withdrawals; reviews and acts on daily reports; ensures the branch is maintained in a neat, clean and attractive manner; recommends redecoration or major repair or redesign of floor space as necessary.
11. Ensures effective communication to staff and implementation of all policy and procedure changes as approved by Senior Management; schedules and conducts any necessary training for staff.
12. Maintains an advanced knowledge of financial industry status and trends.
13. Consistently applies superior decision making techniques pertaining to inquiries, approvals and requests as they apply to existing policies and procedures, keeping within assigned approval limits and using these instances as learning tools for employee development.
14. Assumes responsibility for special projects; gathers data and prepares reports for the Branch Administrator/Assistant Branch Administrator, audits and other personnel.
15. Plays a positive role in the development and growth of assigned branch staff through excellent communication skills, both verbal and written, along with strong delegation skills assuring a highly cross trained staff.
16. Performs personnel actions including performance appraisals, and disciplinary actions; supervises the daily activities of the branch including, but not limited to, effective delegation of assignments, developing work schedules and providing necessary training.
17. Provides supervision and support to all areas of the department where service or assistance is needed; oversees activities of assigned department personnel; opens and closes the department.
18. Ensure cross-training is taking place enabling the branch to promote from within while ensuring that the branch is able to run efficiently during staffing issues.
19. Ensure that the Assistant Manager is aware of all responsibilities while they are away from the Branch. They are also responsible for the Assistant Manager performing all duties accurately and efficiently. Any lack of management or unfulfilled responsibilities shown from the Assistant Manager will be dealt by the Cluster Manager.
20. Processes, solves and answers complex customer transactions, problems or inquiries.
21. Assists in the assurance of audit compliance and procedure quality control for the department and recommends and initiates corrective actions to the Business Development Manager.
22. Assists other officers in resolving inquiries and providing support; participates in various internal committees assigned by senior management.
23. Provides supervision and support to all areas of the department where service or assistance is needed; oversees activities of assigned department personnel; opens and closes the department.
24. Operates computer terminal or personal computer to process account activity, determine balances and resolve problems within given authority.
25. Monitors staff in daily tasks, operations and quality control; ensures the organization of assigned areas of the department, coordinating available resources (e.g., staff, materials, etc.) for maximum results.
26. Answers telephones, answers questions and directs callers to proper Bank personnel.
27. Assumes responsibility for various branch functions in the absence of staff members or in overload situations.
28. Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.

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29. Demonstrates knowledge of and adherence to EEO policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
30. Follows policies and procedures; completes administrative tasks correctly and in a timely manner; supports the Bank's goals and values; benefits the Bank through outside activities.
31. Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.
32. Perform other duties as assigned.

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### SECONDARY DUTIES

The position of Branch Manager/BDO performs duties specific to the position and other functions as assigned.

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### SUPERVISORY RESPONSIBILITY

The position of Branch Manager/BDO is responsible for the supervision of **5** or more employee(s), and normally carries out supervisory responsibilities in accordance with the Bank's policies and applicable laws, ensuring adherence to EEO guidelines.

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### ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office type setting in which he or she is free to move about at will. The position includes driving a Bank or personal owned vehicle approximately **50%** of the time which includes exposure to the outside weather elements and moving mechanical parts. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to **20** pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, personal digital assistant (PDA) and/or Blackberry, copy and fax machines, adding machine (calculator), check protector, scanner and image systems, scanning equipment, encoder, money counter, credit card terminal, typewriter, computer terminal, laptop computer, personal computer and related printers, or other equipment as directed.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

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### MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks, and constant interruptions.

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### MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- High school diploma, general education degree (GED) or higher; or 10 years of related experience and/or training; or the equivalent combination of education and experience. Work related experience must consist of branch management operations, lending and supervisory background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, is required to be applicable to the financial industry.
- Advanced experience, knowledge and training in progressively responsible branch management and supervisory activities.
- Advanced experience, knowledge and training in financial statement and tax return preparation typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas.
- Advanced knowledge of related state and federal banking compliance regulations, Bank operational policies and procedures, and the Bank's products and services.
- Excellent leadership skills.
- May be required to apply to become a Notary Public and/or a holder of a Medallion Guarantee.
- Minimum (10) years Branch Manager/BDO experience including (6) years supervisory experience.
- Advanced sales and marketing experience with the ability to deepen customer service relations. Belong to organizations in community with customer following
- Demonstrated ability to cross-sell and explain all Bank products and services with confidence and authority.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Excellent organizational and time management skills with the ability to provide leadership, supervision and training for 5 or more employees using positive supervisory techniques to ensure maximum productivity; demonstrated ability in organization and delegation skills.
- Advanced knowledge of human resource labor laws and policies.
- Basic skills in computer terminal and personal computer operation; mainframe computer system; word processing and spreadsheet software programs.
- Basic typing skills to meet production needs of the position.
- Advanced math skills; ability to calculate interest, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Exceptional verbal, written and interpersonal communication skills, with the ability to apply common sense to carry out instructions and instruct others, train personnel, write reports, correspondence and procedures, and speak clearly to customers and employees.
- Thorough understanding of management procedures; ability to plan department or Bank activities (setting objectives, developing strategies, budgeting, and developing policies and procedures); initiative to organize various functions necessary to accomplish department or Bank activities; effectively staff (selecting, training and developing employees); directing employees towards the desired objectives (delegating, motivating, resolving problems);

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controlling the function (developing performance standards, measuring results, taking corrective action and rewarding employees as appropriate).

- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- Ability to work with no supervision while performing duties.
- Current driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

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Management reserves the right to change this job description at any time according to business needs.

\_\_\_\_\_ Signature

\_\_\_\_\_ Date

\_\_\_\_\_ Print Name